



P.O. Box 19409
Charlotte, NC 28219-9409



RETURN SERVICE REQUESTED

06/11/2024

CHADWICK DARNELL
LINDSEY DARNELL
605 NOVEMBER DR
PITTSBURGH, PA 15239

Loan Number: [REDACTED]
Property Address: 605 NOVEMBER DR
PITTSBURGH, PA 15239

RE: Goodbye Letter

Dear CHADWICK DARNELL and LINDSEY DARNELL:

RoundPoint Mortgage Servicing LLC is proud to have serviced your mortgage loan. Your loan is being transferred to a new servicer. We want to ensure your transition from RoundPoint is as smooth as possible.

What do I need to know?

The servicing of your loan is being transferred to Midwest Loan Services on 07/01/2024.

RoundPoint is currently collecting your payments and will stop accepting payments received from you after 06/30/2024. Midwest Loan Services will begin accepting payments received from you on 07/01/2024.

Please be assured the assignment, sale, or transfer of the servicing of your mortgage loan does not affect any term or condition of the mortgage agreement. However, the assignment, sale, or transfer could impact fees charged by the new servicer to perform certain activities, such as charging a fee to set up automatic payments to be drafted from your bank account.

Under Federal law, during the 60-day period following the effective date of the servicing transfer of your loan, a loan payment received by your old servicer prior to the due date may not be treated by the new loan servicer as late, and a late fee may not be imposed on you.

What do I need to do?

Follow the 3 step process outlined below for a worry-free transfer.

Step 1: Update your payment information

Your new servicer will begin accepting your payments on 07/01/2024. Please send all payments to:

Midwest Loan Services
P.O. Box 209, Remittance Processing
Hancock, MI 49930

Step 2: Disable any recurring payments to RoundPoint

If you enrolled with RoundPoint to have your monthly mortgage payment automatically debited from your bank account, this service will end when the transfer occurs. We will draft any payment you have already scheduled on or before 06/30/24, but any payments scheduled after that date will **not** be drafted. If you use your bank's automatic Bill Pay service, please make sure to update it with information for Midwest Loan Services.

Step 3: Transfer your optional insurance coverage

Important note about insurance: If you have mortgage life, disability, or any other type of optional insurance coverage, the transfer of servicing rights may affect your insurance in the following way: Optional insurance will not transfer. If you wish to retain these policies, please contact your current optional insurance carrier directly.

What should I do if I was previously working through a process with RoundPoint?

If you were working with RoundPoint on any of the processes listed below, please know we have worked to provide relevant information as part of the service transfer. Midwest Loan Services will review all information obtained and contact you to discuss any remaining steps needed to complete your process.

- Loss Mitigation
- Insurance Claim
- PMI removal
- Subordination
- Recast
- Partial lien release
- CEMA request
- Successor In Interest authorization
- Identity Theft

What should I do if I plan to pay off my mortgage loan soon?

- If you anticipate paying off your loan due to a sale or refinance before the transfer date, please ensure funds are sent to RoundPoint.
- If you anticipate paying off your loan due to a sale or refinance after the transfer date, please contact Midwest Loan Services to discuss this process.

How do I contact RoundPoint or my new servicer?

If you have any questions for either your present servicer, RoundPoint, or your new servicer, Midwest Loan Services, about your mortgage loan or this transfer, please use the contact information below:

Current Servicer

RoundPoint Mortgage Servicing LLC
Customer Service Team
877-426-8805
ServicingHelp@RoundPointMortgage.com
P.O. Box 19409 Charlotte, NC 28219-9409
www.roundpointmortgage.com

New Servicer

Midwest Loan Services
Customer Service Team
800-262-6574
P.O. Box 209, Attn: Customer Service
Hancock, MI 49930

The hours of operation for Midwest Loan Services are Monday – Friday, 8:00 AM to 8:00 PM EST.

Sincerely,

Customer Service
RoundPoint Mortgage Servicing LLC
NMLS ID# 18188

IMPORTANT DISCLOSURES

To submit a RESPA Qualified Written Request ("QWR"), assert an error or request information about the servicing of your loan, you must use the designated address below. Please include your full name, your mortgage loan number, and the error you believe to have occurred or the information you are requesting about your mortgage account:

RoundPoint Mortgage Servicing LLC
P.O. Box 19789, Charlotte, NC 28219-9409

ROUNDPOINT MORTGAGE SERVICING LLC IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

IMPORTANT NOTICE: TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED IN BANKRUPTCY, IS SUBJECT TO THE AUTOMATIC STAY OR IS PROVIDED FOR IN A CONFIRMED PLAN, THIS COMMUNICATION IS FOR REGULATORY COMPLIANCE AND/OR INFORMATIONAL PURPOSES ONLY, AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR AN ATTEMPT TO IMPOSE PERSONAL LIABILITY FOR SUCH OBLIGATION.

Notice to Customers: RoundPoint Mortgage Servicing LLC may report information about your mortgage account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

FOR SUCCESSORS IN INTEREST: Confirmed successors in interest to borrowers named on the Note are not liable for repayment of the debt of the original named borrower unless and until the successor assumes the loan obligation pursuant to applicable law.

